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ABSTRACT

In an effort to promote understanding of the elderly and to provide consumer awareness programs for them, the Office of Consumers' Education funded eight projects in 1976 and two in 1977 which focused on areas such as (1) education of older adults to make intelligent choices among alternative goods and services, (2) training of specialists to work as community outreach personnel to serve the elderly, (3) provision of consumer information for the elderly via radio broadcasts, and (4) creation of more effective linkages among older Americans and senior centers. Directors of the projects found that most elderly people encounter problems in areas of housing, health care, fixed incomes, consumer goods, and transportation. It is pointed out that senior citizens can obtain helpful information from the federal Administration on Aging, and from state and regional agencies on aging. (AV)

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Focus on Senior Citizens: A Report of Funded Projects for 1976 and 1977

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FOCUS ON SENIOR CITIZENS: A REPORT OF FUNDED PROJECTS FOR 1976 AND 1977

Introduction

Aging is a developmental process common to every living being and has been a matter of concern for philosophers and ordinary people since time began. Cicero wrote of the four fears of older people: the dread of limitation of our activities, the fear of the limitation of physical energy, the lessening of physical pleasures and the fear of death. Each of us today is sensitive to these and the projects funded by the Office of Consumers' Education acknowledge many of the same concerns.

In 1900, the life expectancy of a newborn was 49½ years. A person 60 could expect to live to the age of 74½. Today an average infant can be expected to live about 69½ years, and the 60-year to 77½ years. Thus, practically within our lifetime, 20 years have been added to the infants' life expectancy, and the average person who is 60 years old can count on living three years longer than his 1900 counterpart. At present, about 10% of the U.S. population are 65 and over. In view of the declining birth-rate, there will be a steady increase in this percentage for years to come.

Although now a topic of much controversy and discussion, age 65 has become reasonably well institutionalized in our society as the boundary line between so-called middle and old age. Government statistical tables employing ages as a variable routinely use "65 and over" as a classification.

The term "senior citizen" in our society represents a condescending attitude, not only imposed upon the elderly by others but very often reinforced by the elderly themselves. Status and usefulness are considered as being synonomous with productivity and responsibility. No longer functioning in these roles, the elderly feel they impose a burden upon the world around them. This crippling sense of uselessness results in diminishing self-esteem. A number of misconceptions about the elderly contribute to negative attitudes and stereotypes. For example:

> Most of the aged are ill or disabled - many persons, including some in the medical profession, have accepted the theory that ailments are a part of old age--physical limitation need not imply inadequacy.
>
> Older people belong in one group - the aging process spans two and three generations. The differences in characteristics and needs are as great between 60-year olds and 80-year olds as the differences between other 20-year olds categories.

As the number of elderly persons expand, so do the demands made by our increasingly complex society which requires continual updating of skills and knowledge. The consumer problems of older Americans require education programs of length and depth that are geared to solve specific problems and programs must involve senior citizens in the process. In a broad sense, this is the issue the Consumers' Education projects addressed.

In the Education Amendments of 1974 (P.L. 93-380), the Consumers' Education Program was initiated for the purpose of administration and appropriation. The major purpose of the Consumers' Education Program is to prepare persons for participation in the marketplace by imparting the understandings, attitudes, and skills which will enable them to make rational decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological understanding.

One priority of this program is to support projects designed to provide consumers' education to groups of persons with special consumer education needs. Seventeen projects in the first year identified the consumer problems confronted by older persons as a major concern.

These projects in all types of communities around the country are showing what can be done for older Americans with good management, local support and adequate funding. The Office of Consumers' Education took a look at those projects which dealt with the elderly and their consumer educational needs.

Of the 66 proposals funded in Fiscal Year 1976, out of 858 submitted, 17 or 26% felt that there was a need for special emphasis to prepare the elderly in their communities for participation in the marketplace. Eight of the 17 projects focused their attention on elderly only. (See appendix.) Not only did they desire to meet the immediate consumer education needs of the elderly, but they also included plans to improve understanding of the needs of older persons among the community's businesses and institutions. The thrusts of these eight projects are:

(1) To educate the older person to make intelligent choices among alternative goods and services.

(2) To create awareness about consumer frauds which will enable the elderly to avoid being victimized, and instead to maintain control over their resources--to be true to their own desires and priorities.

(3) To train education specialists to work as outreach personnel in communities and through them to serve the elderly and non-elderly poor.

(4) To develop a resource manual and training materials designed to assist persons such as elderly consumer aides, agency staff members, and consumer debt counselors in organizing and conducting consumer education programs.

(5) To develop a consumer education package including a training manual geared to the needs of the elderly who experience the shifts from a pre-retirement to actual retirement status, and finally to a position of exhausted resources.

(6) To develop a model for establishing consumer education delivery systems by means of peer-counseling. To develop a training manual and resource packet as a peer-counseling program aid.

(7) To establish a consumer library in low income areas heavily populated by the elderly.

(8) To provide consumer information for the elderly via radio broadcasts.

Fiscal year 1977 was the second year of funding for this program and the Office of Consumers' Education continued its support for projects addressing the consumer needs of the elderly. Thirteen of the 57 programs funded, out of 676 submitted, included the elderly among the target groups to be served. However, only two of the 13 programs dealt exclusively with the elderly. The thrusts of these two projects are:

(1) To create more effective linkages among older Americans and senior centers.

(2) To strengthen the peer-advising system by developing bilingual mini-programs on a variety of consumer topics related to the elderly.

Even though the Office of Consumers' Education grants were widely distributed geographically, all elderly people seem to face similar conditions. The major problems which the project directors felt elderly persons encounter are:

Housing

As consumers of housing, older persons need to be made aware of the relative value of various types of housing alternatives: the high cost and low investment value of retaining home ownership, the advantages and disadvantages of renting given the uncertainties and harrassment of elderly persons by landlords and the possibilities available in terms of retirement

communities. They need to be trained in skills which will enable them to obtain decent, low-cost housing for themselves. The rapid rise in energy prices has imposed a severe economic strain on the elderly, and undoubtedly it has had adverse effects on other necessities of life. It may often occur that an elderly household is forced to forego other necessity items in its budget in order to maintain fuel and utility expenditures.

Annual expenditures by elderly households for home improvements, household maintenance, and repairs are less than those of the general population. Elderly persons are often reluctant to spend money on such things as insulation since the return for the expenditures does not seem as great for younger households and they often cannot afford to make the home improvements even to reduce energy bills.

Health Care

The elderly, as well as the poor, are especially susceptible to fraudulent practices through flagrant misrepresentations and numerous health swindles. The media expenditures of billions of dollars yearly on advertising frequently encourages people to guess about the cause and significance of their health problems. Although the government assists through Medicare and Medicaid monies, older Americans face almost insurmountable odds regarding adequate care. Physician visits, and the costs which accompany them increase with age. Thus, as a person grows older, he can foresee himself or herself becoming more prone to illness and life when s/he can least afford it. One severe problem with medicines is that of being able to analyze the appropriateness of costs. It is hopeful that older persons might begin to recognize that they can actively participate in the proper prescribing of medicines and the choice of physicians for their own health care.

Fixed Incomes

Poverty is not uncommon among the elderly. Retirement usually inflicts economic hardship, particularly for persons on fixed incomes, who have no second pension and rely entirely on Social Security benefits, which in its inception was intended to give only a partial assistance to those over 65. Although Social Security payments have increased in recent years following amendments to the Social Security Act, they do not keep up with increasing costs for the elderly. In addition, the elderly are often unaware of the benefits to which they are entitled under Social Security, Medicare, and State and county laws.

Consumer Goods

Consumer goods are often designed and packaged for the young and agile, with ones hands, adding to the difficulties of older people. Our culture's orientation to youth and health affects the design of products ranging from homes to furniture to clothing. Food products can be especially troublesome for older consumers. They are family-oriented; few packaged foods are offered in quantities small enough for efficient use by the older person living alone.

Labels and unit price information are often very difficult for older consumers to read. Hearing and vision losses, common among older persons, accentuate the difficulties they encounter. For example, lighting, displays, labels, and prices encountered by older persons in supermarkets and other large retail outlets are sometimes very confusing to elderly consumers with vision or hearing losses. The glare, constant repetition of visual and aural sales messages, and very small type can lead older consumers to make unwise purchases.

Transportation

Inadequate transportation is another one of the major problems confronting the elderly. Due to physical disabilities or limited funds, they cannot rely on private automobiles to meet their transportation needs. These same conditions may also preclude or limit their use of mass transit systems. Yet it is precisely those elderly persons-those who find it difficult to get around-who have the greatest need for transportation. They must constantly shop for food, medicine and other essentials, visit the doctor for treatment, or drop by the senior center for a hot meal and some companionship.

There is a dire need for consumer education programs for the elderly, especially the elderly poor--that their limited incomes might provide as much as possible in terms of life needs--that they might stretch every dollar.

Further Information

Elderly Americans who are having difficulties making ends meet may not be fully informed about Federal programs that already exist to help them meet their most basic needs. Perhaps the best source for additional information concerning programs for the elderly is through the Administration on Aging.

The Administration on Aging (AoA) was set up by Congress to administer programs for the elderly and implement national policies in accordance with the Older Americans Act of 1965, as amended. AoA is part of the U.S. Department of Health, Education, and Welfare.

To carry out these policies and programs of the Older Americans Act throughout the country, two levels of State support have been developed. The first level is the Agency on Aging. These statewide units have overall planning and coordinating responsibilities and are an excellent initial contact for information. The second level of State support has taken the form of regional or area planning and service agencies. There are about 500 of these throughout the country.

These State based agencies serve as advocates for older Americans and coordinate activities in their behalf. They supply information about the programs such as social security, food stamps, meals, Medicare, Medicaid, and jobs - and can often help older persons interpret requirements for eligibility and help them approach the proper agencies. The regional or sub-state agencies on aging also advise and inform the elderly about housing, transportation, counseling, homemaker - home health aide, legal, and other important services.

In all cases, the federal agencies in Washington are glad to reply to inquiries, but elderly persons will find it quicker and more direct to ask for information in their own States or communities. For general information on all local services, programs, and opportunities for the elderly, individuals can always turn to their State and area agencies on aging.

Name of Organization

(1) Somerset County Consumer Affairs Department
Somerville, New Jersey

Title of Project: Training Public Services as Intermediaries for effective Consumer Education

Methods: Three mini-courses will be taught: Consumer Law and Redress, Energy Consumption and Conservation, and Consumer Health Services. The result of this program will be a large and diverse network of public employees able to assist citizens in the area of consumer affairs.

(2) Catonsville Community College
Baltimore, Maryland

Title of Project: "Senior Survival in the Marketplace"

Methods: The Autumn Players, an existing over-sixty drama group at the college, will write and act in five short "trigger" videotapes that portray consumer fraud situations which are most likely to affect senior persons. Other senior adults will be recruited and trained as discussion leaders to take the instructional media package to community locations where senior citizens presently gather for a variety of educational programs by the college.

(3) University of Arkansas at Little Rock
Little Rock, Arkansas

Title of Project: Arkansas Consumer Education Project

Methods: To recruit existing service personnel from Community Action Programs and programs of the State Office on Aging, train them, provide them with materials, and support them through on-site and telephone supervision. The results will be an on-going consumer education service for 150,000 non-elderly poor and approximately 200,000 elderly in Arkansas.

(4) University of Michigan and
Michigan State University
Institute of Gerontology
Ann Arbor, Michigan

Title of Project: Senior Adult Consumers' Education Project

Methods: Elderly consumer aides will be trained to provide assistance to their peers. Professional staff members of programs designed to serve older adults will be familiarized with the consumer problems of the elderly and trained in the use of the Resource Manual.

(5) New York City Community College
Brooklyn, New York

Title of Project: Seniors Teaching Seniors

Methods: To prepare a cadre of senior citizen consumers to conduct neighborhood workshops on specific consumer problems. Spanish-speaking communities will be included.

(6) Virginia Polytechnic Institute and
State University
Blacksburg, Virginia

Title of Project: "Consumer Debt Counseling Project" (Developing Inservice Education Model and Prototype Training Materials for Consumer Debt Counselors Working With Adult Consumers Who Are Over-Extended in Debt and Have Difficulty Meeting Payments to Creditors)

Methods: To conduct a national needs assessment of the professional needs of consumer debt counselors and to assess those needs in the State of Virginia. To develop inservice training materials in modular form. These materials will be field tested with Virginia non-profit consumer debt counselors.

(7) University of Utah
Salt Lake City, Utah

Title of Project: Consumer Education for the Elderly

Methods: In-depth interviews with 300 elderly persons in Colorado, Montana, and Utah will yield a data basis for assessing primary needs. Consumer education materials will be located and analyzed for potential adaptation to those

(8) Texas Tech University
Lubbock, Texas

Title of Project: Consumer Education Demonstration Project: A Peer-Counseling Based Program for the Elderly in Lubbock County, Texas

Methods: To identify consumer problems as experienced by the local population as well as potential volunteer counselors and counseling centers. Following the problem assessment, a training program and materials will be developed for use in an orientation session and various training periods.

FY 1977 Projects

(1) New York State Legislative Institute
Baruch College, CUNY
17 Lexington Avenue
New York, New York

Title of Project: Senior Purchase Power

Methods: The project will create, in certain states and regions, linkages of personnel and older Americans to carry out Consumers' Education workshops directed toward older people.

(2) Texas Tech University
Department of Home and Family Life
P.O. Box 4170
Lubbock, TX

Title of Project: Expansion of Consumer Education for the Elderly: Demonstration Project in Nine County Area in West Texas.

Methods: To explore specific consumer needs of the Black and Mexican American senior adult; to develop mini-programs on a variety of consumer topics related to the elderly; to contact and offer programs as well as assistance in peer-advisor program development to persons active in Senior citizen centers in eight-county areas; to conduct at least two five-day, 40-hour, workshops for peer-advisors and others, one workshop with a bilingual emphasis.